

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GREGORY J SANDERS

Debtor(s)

Case No. 16-02846

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2016.
- 2) The plan was confirmed on 06/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/20/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/08/2017.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,170.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,170.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,182.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$358.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,540.59**

Attorney fees paid and disclosed by debtor: \$818.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni, Inc.	Unsecured	776.00	NA	NA	0.00	0.00
Arnoldharris	Unsecured	213.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	519.00	518.90	518.90	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,104.00	1,803.00	1,803.00	0.00	0.00
Commonwealth Financial	Unsecured	279.00	NA	NA	0.00	0.00
Convergent	Unsecured	517.00	NA	NA	0.00	0.00
Convergent	Unsecured	615.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	3,871.00	3,871.77	3,871.77	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	234.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	2,291.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Secured	10,877.90	13,325.00	10,877.90	271.24	278.78
EXETER FINANCE CORP	Unsecured	NA	7,769.79	10,216.89	0.00	0.00
FEDERAL NATIONAL MTG ASSOC	Secured	144,300.00	190,774.77	0.00	0.00	0.00
FEDERAL NATIONAL MTG ASSOC	Secured	NA	35,325.51	3,199.34	3,199.34	0.00
FEDERAL NATIONAL MTG ASSOC	Unsecured	65,910.43	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	566.00	NA	NA	0.00	0.00
GM FINANCIAL	Secured	17,367.00	18,474.16	17,367.00	435.00	445.05
GM FINANCIAL	Unsecured	NA	NA	1,107.16	0.00	0.00
IC SYSTEM INC	Unsecured	826.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	206.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	776.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	74.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	441.00	NA	NA	0.00	0.00
ISAC	Unsecured	135,937.00	NA	NA	0.00	0.00
LORENA ZARATE-WONG/GOV EMPL	Unsecured	9,500.00	10,334.36	10,334.36	0.00	0.00
LVNV FUNDING LLC	Unsecured	983.00	NA	NA	0.00	0.00
MBB	Unsecured	729.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	729.00	NA	NA	0.00	0.00
MOGUL REALTY	Unsecured	6,450.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	100.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	100.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	117.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	1,350.00	1,350.41	1,350.41	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	270.00	270.00	0.00	0.00
NCOFIN/980	Unsecured	211.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SRV	Unsecured	1,238.00	1,540.55	1,540.55	0.00	0.00
US DEPT OF EDUCATION	Unsecured	11,408.00	28,002.75	28,002.75	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,199.34	\$3,199.34	\$0.00
Debt Secured by Vehicle	\$28,244.90	\$706.24	\$723.83
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,444.24	\$3,905.58	\$723.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,015.79	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,540.59</u>
Disbursements to Creditors	<u>\$4,629.41</u>
TOTAL DISBURSEMENTS :	<u>\$8,170.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/08/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.